



Entered on Docket  
June 25, 2010

A handwritten signature in black ink, appearing to read "Linda B. Riegle", is written over a horizontal line.

Hon. Linda B. Riegle  
United States Bankruptcy Judge

Boris Avramski, Esq.  
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**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In Re:

**John Patrick Lee and**

**Jocelyn M Lee**

Debtor(s).

CASE NO.: 09-28515-LBR  
CHAPTER 13

HEARING DATE: 05/27/2010  
HEARING TIME: 3:00 p.m.

**ORDER GRANTING DEBTORS' MOTION TO VALUE COLLATERAL, "CRAM  
DOWN" AND MODIFY RIGHTS OF ARGENT MORTGAGE COMPANY LLC,  
RECONVEYED TO JP MORGAN CHASE BANK NATIONAL ASSOCIATION  
(INSTRUMENT N. 200505120000380) SERVICED BY HOMEQ SERVICING  
PURSUANT TO 11 U.S.C. §506(a) AND §1322(c)(2)**

DEBTORS' MOTION TO VALUE COLLATERAL, "CRAM DOWN" AND MODIFY  
RIGHTS OF ARGENT MORTGAGE COMPANY LLC, RECONVEYED TO JP MORGAN  
CHASE BANK NATIONAL ASSOCIATION (INSTRUMENT N. 200505120000380)  
SERVICED BY HOMEQ SERVICING (Secured Creditor) PURSUANT TO 11 U.S.C. §506(a)  
AND §1322(c)(2), having been duly filed and served on Secured Creditor, having come before

1 this Court for hearing on the date and time set forth above with Debtors appearing by and  
2 through their legal counsel Boris A. Avramski, Esq., of the law firm of Avramski Law, PC, and  
3 Secured Creditor appearing by and through its attorney of record Gregory Wilde of the law firm  
4 of Wilde and Associates, and good cause appearing therefore;

5 IT IS HEREBY ORDERED THAT:

- 6 1) Secured Creditor's secured claim as to the real property located at 2009 S. 10th Street,  
7 Las Vegas, NV 89104, to be reduced to the Subject Property's market value as of the  
8 time of filing the instant Chapter 13 case of \$55,000.00; and  
9 2) The rate of interest to be paid on Secured Creditor 's secured claim to be set to 5.0% per  
10 year; and  
11 3) The balance of Secured Creditor's claim shall be treated as unsecured for all purposes in  
12 this case, including the manner in which such claim is treated and paid in Debtor's  
13 chapter 13 plan; and  
14 4) Should this case be converted to one under another chapter, 11 U.S.C. § 348(f) shall  
15 govern the continued validity of this order; and

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1 5) Should this case be dismissed, 11 U.S.C. § 349(b)(1)-(3) shall govern the continuing  
2 validity of this order; and  
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4 Respectfully Submitted:

5 AVRAMSKI LAW, PC  
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7 By: /s/ Boris Avramski  
8 **Boris A. Avramski, Esq.**  
Attorney for Debtor(s)

9  
10 **APPROVED / DISAPPROVED**  
11

12 By: \_\_\_\_\_  
13 **Gregory L. Wilde, Esq.**  
14 Attorney for Secured Creditor

15 **APPROVED / DISAPPROVED**  
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17 By: \_\_\_\_\_  
18 **Rick A. Yarnall**  
Chapter 13 Trustee  
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**ALTERNATIVE METHOD re: RULE 9021:**

In accordance with Local Rule 9021, the undersigned certifies:

\_\_\_\_\_ The court waived the requirements of approval under LR 9021.

  X   This is a chapter 7 or 13 case, and I have delivered a copy of this proposed order to all counsel who appeared at the hearing, any unrepresented parties who appeared at the hearing, and any trustee appointed in this case, and each has approved or disapproved the order, or failed to respond, as indicated below:

\_\_\_\_\_ This is a chapter 9, 11, or 15 case, and I have delivered a copy of this proposed order to all counsel who appeared at the hearing, any unrepresented parties who appeared at the hearing, and each has approved or disapproved the order, or failed to respond, as indicated below:

\_\_\_\_\_ I certify that I have served a copy of this order with the motion, and no parties appeared or filed written objections.

	APPROVED	DISAPPROVED	NO RESPONSE
CHAPTER 13 TRUSTEE: Rick A. Yarnall 701 Bridger Avenue, Suite 820 Las Vegas, NV 89101			X
SECURED CREDITOR: WILDE & ASSOCIATES Gregory L. Wilde, Esq. 212 South Jones Boulevard Las Vegas, Nevada 89107 bk@wildelaw.com			X

I declare under penalty of perjury under the laws of the State of Nevada that the foregoing is true and correct.

Respectfully Submitted:  
/s/BORIS AVRAMSKI, ESQ.  
Attorney for debtors